



**(43) International Publication Date**  
**15 September 2005 (15.09.2005)**

**PCT**

**(10) International Publication Number**  
**WO 2005/084187 A2**

- (51) **International Patent Classification:** **Not classified**

(21) **International Application Number:** PCT/US2004/005444

(22) **International Filing Date:** 23 February 2004 (23.02.2004)

(25) **Filing Language:** English

(26) **Publication Language:** English

(71) **Applicant (for all designated States except US):** **I4 COM-MERCE INC.** [US/US]; 9690 Deereco Road, Suite 705, Timonium, MD 21093 (US).

(72) **Inventors; and**

(75) **Inventors/Applicants (for US only):** **TALBERT, Vincent, W.** [US/US]; 10 Forward Court, Cockeysville, MD 21030 (US). **KEITHLY, Thomas, H.** [US/US]; 1301 Blue Mount Road, Monkton, MD 21111 (US). **HIRSCHFELD, Daniel, A.** [US/US]; 1 Sunset Knoll Court, Timonium, MD 21093 (US). **LAVELLE, Mark, L.** [US/US]; 6407 Murray Hill Road, Govans, MD 21212 (US).

(74) **Agents:** **BALDAUF, Kent, E., Jr.** et al.; Webb Ziesenheim Logsdon Orkin & Hanson, P.C., 700 Koppers Building, 436 Seventh Avenue, Pittsburgh, PA 15219-1818 (US).

(81) **Designated States (unless otherwise indicated, for every kind of national protection available):** AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

(84) **Designated States (unless otherwise indicated, for every kind of regional protection available):** ARIPO (BW, GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

**Published:**  
— *without international search report and to be republished upon receipt of that report*

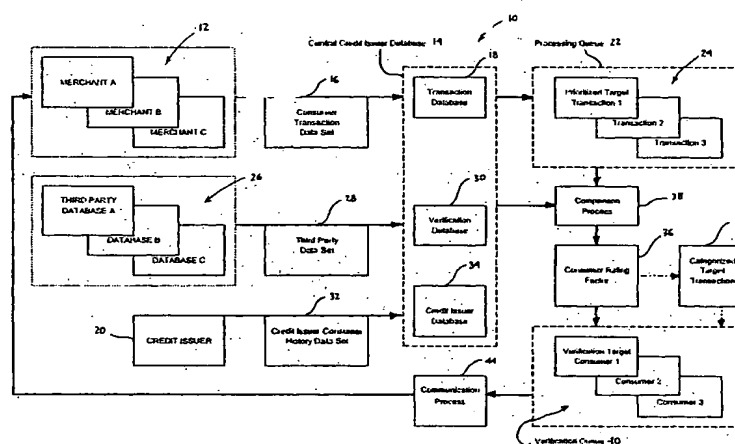
*For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.*

**Published:**

- *without international search report and to be republished upon receipt of that report*

*For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.*

- (54) Title: COMPUTER-IMPLEMENTED METHOD, SYSTEM AND APPARATUS FOR THE DYNAMIC VERIFICATION OF A CONSUMER ENGAGED IN A TRANSACTION WITH A MERCHANT AND AUTHORIZATION OF THE TRANSACTION**



- (S7) Abstract:** Disclosed is a computer-implemented method (100) for the dynamic verification of a consumer engaged in a transaction with a merchant (12) and authorization of the transaction. The method (100) comprises the steps of: providing a consumer transaction data set (16) including a plurality of data fields to a central credit issuer database (14); determining a processing queue (22) based upon the data contained in at least one of the data fields in the consumer transaction data set (16), the processing queue (22) including a plurality of prioritized target transactions (24); comparing at least one data field from the consumer transaction data set (16) directed to the consumer engaged in the prioritized target transaction (24) with at least one data field in at least one of the central credit issuer database (14) and a third party database (26); and determining a consumer/transaction identifier (36) based upon the comparison. A system (10) and apparatus (50) for the verification of a consumer/transaction is also disclosed.